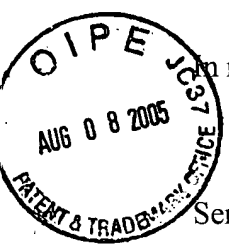


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PATENTS

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE



In re Application of:)
)
Lawson, et al.)
)
Serial No. 10/608,562) Examiner: Unknown
)
Filed: June 30, 2003)
) Art Unit: 3626
For: TECHNIQUE FOR CALCULATING PAYEE)
SPECIFIC TIME TO PAYMENT COMPLETION)

SUBSTITUTE POWER OF ATTORNEY
AND CHANGE OF CORRESPONDENCE ADDRESS

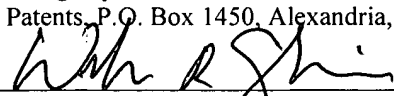
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

The assignee of record hereby **REVOKES** any and all powers of attorney previously given in the above-identified patent application, as evidenced by the attached power of attorney executed by the assignee, and hereby **APPOINTS** the practitioners associated with **Customer No. 29052**, which currently include:

Peter G. Pappas – Reg. No. 33,205; Daniel J. Warren – Reg. No. 34,272; William L. Warren – Reg. No. 36,714; Malvern U. Griffin III – Reg. No. 38,899; Kevin W. King – Reg. No. 42,737; John D. Hamann - Reg. No. 45,527; Mark E. Henderson - Reg. No. 51,144; William R. Silverio - Reg. No. 45,383; Russell A. Korn - Reg. No. 54,236; Elizabeth Cary Miller - Reg. No. 54,708; Kathryn H. Wade - Reg. No. 54,682; Michael I.

I hereby certify that this correspondence is being deposited with the United States Postal Service as first class mail in an envelope addressed to: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450, on August 5, 2005.


William R. Silverio

U.S.S.N.: 10/608,562

Filed: June 30, 2003

Substitute Power of Attorney and Change of Correspondence Address

Page 2 of 2



Krause – Reg. No. 53,157; Ralph E. Gaskins, Jr. – Reg. 50,136; Hoang M. Vo - Reg. No. 47,158; William F. Long - Reg. No. 51,967; Robert J. Walters - Reg. No. 40,862; Christina Ondrick - Reg. No. 46,198

to prosecute this application and transact all business in the Patent and Trademark Office connected therewith.

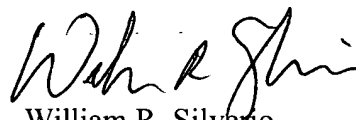
It is requested that future Patent and Trademark Office correspondence in this case be directed to:

William R. Silverio
SUTHERLAND ASBILL & BRENNAN LLP
999 Peachtree Street, N.E.
Atlanta, Georgia 30309-3996
Direct all telephone calls to: (404) 853-8214
Fax No.: (404) 853-8806

Customer No.: **29052**

Further, please change the attorney docketing number for this case to **23952-0142**.

Respectfully submitted,


William R. Silverio
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Attorney Docket No.: **23952-0142**



The undersigned assignee of record hereby REVOKES any and all powers of attorney previously given in the patent applications listed in the table provided below, and hereby APPOINTS the practitioners associated with Customer No. 29052, which currently include:

Peter G. Pappas - Reg. No. 33,205; Daniel J. Warren - Reg. No. 34,272; William L. Warren - Reg. No. 36,714; Malvern U. Griffin III - Reg. No. 38,899; Kevin W. King - Reg. No. 42,737; John D. Hamann - Reg. No. 45,527; Mark B. Henderson - Reg. No. 51,144; William R. Silverio - Reg. No. 45,383; Russell A. Korn - Reg. No. 54,236; Elizabeth Cary Miller - Reg. No. 54,708; Kathryn H. Wade - Reg. No. 54,682; Michael I. Krause - Reg. No. 53,157; Ralph E. Gaskins, Jr. - Reg. No. 50,136; Hoang M. Vo - Reg. No. 47,158; William F. Long - Reg. No. 51,967; Robert J. Walters - Reg. No. 40,862; Christina Ondrick - Reg. No. 46,198

to prosecute these applications and transact all business in the Patent and Trademark Office connected therewith.

| Serial No. | Title |
|------------|---|
| 08/994,047 | Electronic Bill Payment System with Merchant Identification |
| 09/515,495 | Electronic Bill Presentment and Payment Exchange |
| 09/734,694 | Dynamic Biller List Generation |
| 09/749,596 | Technique for Electronic Funds Escrow |
| 09/749,597 | Technique of Registration for and Direction of Electronic Payments in Real-Time |
| 09/798,895 | Electronic Billing with Required Viewing of Supplemental Information |
| 09/820,803 | Multiple Mode Registration and Payment Processing |
| 09/849,978 | Technique for Debit and Credit Triggering |
| 09/849,979 | Electronic Greeting Card with Gift Payment |
| 09/867,589 | Electronic Bill and Non-Bill Information Presentation |
| 09/892,897 | Inter-Network Financial Service |
| 09/893,596 | System and Method for Multiple Account Single Security Trading |
| 09/893,597 | Electronic Direct Marketing |
| 09/984,568 | Inter-Network Electronic Billing |
| 10/043,247 | Remittance Payment Processing with Account Scheming and/or Validation |

| | |
|------------|---|
| 10/109,037 | System and Method to Provide Interoperable Service Across Multiple Clients |
| 10/133,649 | Technique for Transaction Reconciliation |
| 10/205,614 | Technique for Self-Enrollment in an Electronic Commerce Service |
| 10/206,239 | Technique for Account Authentication |
| 10/234,533 | Payment Processing with Selective Crediting |
| 10/284,443 | Verification of a Financial Instrument Using a Random Number of Transactions |
| 10/284,448 | Verification of a Financial Instrument Allowing Rules-Based Pre-Acceptance Use of the Financial Instrument |
| 10/284,449 | Verifying a Financial Instrument Using a Customer Requested Transaction |
| 10/284,462 | System and Method for Verifying a Financial Instrument Using a Preferred Single Value |
| 10/285,662 | Technique for Presenting Matched Billers to a Consumer |
| 10/285,663 | Technique for Making Payment for a Non-Subscriber Payor |
| 10/285,664 | Identity Protection Technique in Matching Consumers with Electronic Billers |
| 10/285,666 | Selective Noticing of Availability of an Electronic Bill Based on Service Provider Data |
| 10/285,667 | Easy Establishment of Biller or Payees of a Payor |
| 10/285,669 | Selective Noticing of Availability of an Electronic Bill |
| 10/285,691 | Technique for Customizing Electronic Commerce User |
| 10/285,706 | Matching Consumers with Billers Having Bills Available for Electronic Presentment |
| 10/285,707 | Easy User Activation of Electronic Commerce Services |
| 10/285,708 | Distributed Matching of Consumers with Billers Having Bills Available for Electronic Presentment |
| 10/285,709 | Identifying Candidate Billers or Payees of a Payor |
| 10/355,246 | Technique for Correcting Payor Supplied Information Associated with Payees |
| 10/372,648 | Wash Sale Violation Avoidance in Transacting Multi-Style Managed Client Investment Account |
| 10/372,649 | Dynamic Overlay Model for Managing Multiple Multi-Style Managed Client Investment Accounts for Multiple Investors |
| 10/372,651 | Swapping Securities in Multi-Style Managed Client Investment Accounts |
| 10/372,707 | Portfolio Management System Architecture for Multi-Style Managed Client Investment Accounts |
| 10/397,834 | Technique for Identifying Probable Billers of a Consumer |

| | |
|------------|---|
| 10/397,836 | Reduced Communication Technique for Matching Electronic Billers and Consumers |
| 10/400,081 | Technique for Identifying Probable Payees of a Consumer |
| 10/443,864 | Payment Remittance Processing When Account Scheming Fails |
| 10/443,865 | Payment Remittance Processing When Remittance Center Identification Fails |
| 10/602,688 | Dual Mode Electronic Bill Availability Noticing and Payment |
| 10/608,562 | Technique for Calculating Payee Specific Time to Payment Completion |
| 10/698,363 | Electronic Coupon Identification |
| 10/698,485 | Electronic Coupon Redemption |
| 11/139,523 | Multi-Factor Algorithm for Facilitating Electronic Payments to Payees |
| 11/139,627 | Notification of the Availability of Electronic Bills |
| 11/146,015 | Automated Actions Based on Restrictions |

Laura E BinionDate: 8/2/05

Laura E. Binion
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